

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAMMIE LYNN KRUPAR

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-23389 JAD

Chapter 13

Document No.:

---

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/28/2019 and confirmed on 10/16/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		104,911.05
Less Refunds to Debtor	1,699.07	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>103,211.98</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,510.00	
Trustee Fee	5,339.93	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,849.93</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	21ST MORTGAGE CORP	0.00	56,197.37	0.00	56,197.37
	Acct: 9451				
	21ST MORTGAGE CORP	15,227.46	15,227.46	0.00	15,227.46
	Acct: 9451				
	BRIDGECREST CREDIT COMPANY LLC	18,458.89	18,458.89	2,427.52	20,886.41
	Acct: 3201				
					92,311.24

Priority					
	JEFFREY W ROSS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PAMMIE LYNN KRUPAR	0.00	0.00	0.00	0.00
	Acct:				
	PAMMIE LYNN KRUPAR	1,699.07	1,699.07	0.00	0.00
	Acct:				
	HAROLD SHEPLEY & ASSOC LLC*	2,510.00	2,510.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	35.77	35.77	0.00	35.77
	Acct: 3263				
	RONDA J WINNECOUR TRUSTEE/CLERK	953.78	953.78	0.00	953.78
	Acct:				
	XXXXXXXXXXXXXXXXXXXXXXXXXXXXX RUST				
	RONDA J WINNECOUR TRUSTEE/CLERK	637.55	637.55	0.00	637.55
	Acct: XXXXXXXXXXXXXXXXXX USA				
					1,627.10

Unsecured					
	CITIBANK NA - TRUSTEE CMLT1 ASSET TF	9,233.97	0.00	0.00	0.00
	Acct: 7858				
	PHFA(*)	5,859.33	605.21	0.00	605.21
	Acct: 0981				
	COMCAST++	0.00	0.00	0.00	0.00
	Acct: 2364				
	DWIGHT HOOVER++	0.00	0.00	0.00	0.00
	Acct: 0000				

19-23389 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	ONE MAIN FINANCIAL GROUP LLC(*) Acct: 9380	5,989.01	618.60	0.00	618.60
	RECEIVABLE MANAGEMENT SERVICES++ Acct: 9011	0.00	0.00	0.00	0.00
	REGIONAL ACCEPTANCE Acct: 4401	0.00	0.00	0.00	0.00
	SANTANDER CONSUMER USA Acct: 1472	7,971.26	185.80	0.00	185.80
	SOUTHWEST CREDIT SYSTEMS* Acct: 2364	0.00	0.00	0.00	0.00
	WASTE MANAGEMENT* (PMT) Acct: 9011	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 3263	1.75	0.18	0.00	0.18
	LVNV FUNDING LLC Acct: 5890	0.00	0.00	0.00	0.00
	VERIZON BY AMERICAN INFOSOURCE AS Acct: 0001	68.82	7.11	0.00	7.11
	VERIZON BY AMERICAN INFOSOURCE AS Acct: 0001	65.97	6.81	0.00	6.81
	GROSS MCGINLEY LLP** (FRMLY THOMA: Acct:	0.00	0.00	0.00	0.00
	DRIVETIME USED CARS Acct:	0.00	0.00	0.00	0.00
	JASON KRUPAR Acct:	0.00	0.00	0.00	0.00
	MCCALLA RAYMER ET AL Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
	PURCELL KRUG & HALLER Acct:	0.00	0.00	0.00	0.00
					1,423.71
TOTAL PAID TO CREDITORS					
					95,362.05
TOTAL CLAIMED					
PRIORITY	1,627.10				
SECURED	33,686.35				
UNSECURED	29,190.11				

Date: 04/25/2025

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeef@chapter13trusteewdpa.com

IN RE:  
PAMMIE LYNN KRUPAR

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-23389 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

In re:  
Pammie Lynn Krupar  
Debtor

Case No. 19-23389-JAD  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 29, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:**

Recip ID	Recipient Name and Address
db	+ Pammie Lynn Krupar, 357 Valley Street, Mc Donald, PA 15057-1009
cr	+ 21st Mortgage Corporation, Gross McGinley LLP, 33 South 7th Street, Allentown, PA 18101-2436
15112760	+ 21st Mortgage Corporation, C/O Gross McGinley, LLP, Attn: Thomas A. Capehart, Esq., 33 S. 7th Street, P.O. Box 4060, Allentown, PA 18105-4060
15112765	+ Citibank, N.A., as Trustee for CMLTI, Asset Trust, 388 Greenwich Street, 14th Floor, New York, NY 10013-2362
15112767	+ Drivetime Carsales Company, LLC, D/B/A Drivetime McKnight, 7211 McKnight Road, Pittsburgh, PA 15237-3509
15112768	+ Dwight Hoover, 347 Valley Street, Mc Donald, PA 15057-1002
15112770	+ Jason Krupar, 357 Valley Street, Mc Donald, PA 15057-1009
15112777	+ Waste Management, 1001 Fannin Street, Houston, TX 77002-6717

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 30 2025 02:04:59	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Apr 30 2025 01:39:00	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: blegal@phfa.org	Apr 30 2025 01:40:00	Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
15125700	Email/Text: ebn@21stmortgage.com	Apr 30 2025 01:40:00	21st Mortgage Corporation, P.O. Box 477, Knoxville, TN 37901
15112761	Email/Text: ebn@21stmortgage.com	Apr 30 2025 01:40:00	21st Mortgage Corporation, 620 Market Street, Suite 100, Knoxville, TN 37902
15112759	Email/Text: ebn@21stmortgage.com	Apr 30 2025 01:40:00	21st Mortgage Corporation, Attn: Customer Inquiries, 620 Market Street, Knoxville, TN 37902
15112762	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 30 2025 01:40:00	Bridgecrest, P.O. Box 53087, Phoenix, AZ 85072-3087
15112763	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 30 2025 01:40:00	Bridgecrest, 7300 East Hampton Avenue, Mesa, AZ 85209-3324
15112764	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 30 2025 01:40:00	Bridgecrest, Customer Care, 7300 E. Hampton Avenue, Suite 101, Mesa, AZ 85209-3324
15145831	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 30 2025 01:40:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
15131750	^ MEBN	Apr 30 2025 01:32:59	Citibank, N.A., as trustee for CMLTI Asset Trust, P.O. Box 814609, Dallas, TX 75381-4609
15112766	+ Email/Text: documentfiling@lciinc.com	Apr 30 2025 01:38:00	Comcast, Attn: Legal Department, 1701 John F.

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 29, 2025

Form ID: pdf900

Total Noticed: 33

15112769	Email/Text: ECF@fayservicing.com	Apr 30 2025 01:39:00	Kennedy Blvd., Philadelphia, PA 19103-2899
15123982	Email/PDF: resurgentbknotifications@resurgent.com	Apr 30 2025 02:04:34	Fay Servicing, P.O. Box 809441, Chicago, IL 60680
15127402	+ Email/PDF: cbp@omf.com	Apr 30 2025 01:42:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15112771	+ Email/PDF: cbp@omf.com	Apr 30 2025 01:41:47	OneMain, PO Box 3251, Evansville, IN 47731-3251
15154345	Email/Text: blegal@phfa.org	Apr 30 2025 01:40:00	OneMain Financial, Attn: Bankruptcy, 601 NW 2nd Street #300, Evansville, IN 47708-1013
15117257	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 30 2025 01:39:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
15112772	+ Email/Text: blegal@phfa.org	Apr 30 2025 01:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15112773	^ MEBN	Apr 30 2025 01:32:25	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15112774	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 30 2025 01:52:49	Receivable Management Services, LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
15112775	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 30 2025 01:40:00	Regional Acceptance Corporation, P.O. Box 580075, Charlotte, NC 28258-0075
15123859	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 30 2025 01:40:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-FD7, 601 Penn Street, Reading, PA 19601-3544
15112776	+ Email/Text: bankruptcy@sw-credit.com	Apr 30 2025 01:40:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
15146002	Email/PDF: ebn_ais@aisinfo.com	Apr 30 2025 01:41:55	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
			Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citibank, N.A., as trustee for CMLTI Asset Trust
cr	*+	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed.R.Bank.P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

Daniel J. Boger

on behalf of Debtor Pammie Lynn Krupar dnlboger@yahoo.com  
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com

Daniel J. Boger

on behalf of Plaintiff Pammie Lynn Krupar dnlboger@yahoo.com  
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com

Denise Carlon

on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust dcarlon@kmllawgroup.com

Jeffrey Wayne Ross

on behalf of Debtor Pammie Lynn Krupar jross@shepleylaw.com bk@shepleylaw.com

Kellie Rahl-Heffner

on behalf of Creditor 21st Mortgage Corporation krahl-heffner@grossmcginley.com jkacsur@grossmcginley.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program  
(PHFA-HEMAP) lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnenour

cmeclf@chapter13trusteedpa.com

TOTAL: 8